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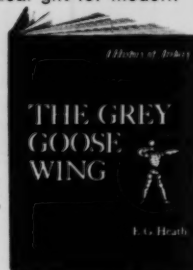
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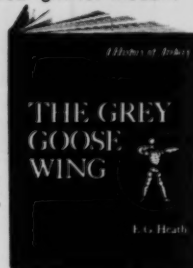
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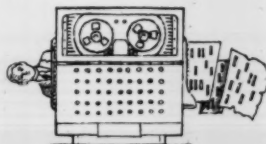
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Does your credit rating reflect the real you?
More people than you might think can dip into your

financial history at your local credit bureau. Flaws in the record can discredit you if you don't know how to correct them. **¶ Stock market under reconstruction**—Securities trading has been a closed and clubby business, but changes are afoot that will open up



the market. For smaller investors, the blessings will be mixed. **¶ Supermarket house brands**—We separate true bargains from false economy.

